

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: Dennis I. Henderson, Sr. )  
   ) Case No. 23-10129-JCM  
   ) )  
   ) Chapter 13  
Debtor(s).                       ) )  
   X Related Document No. 23

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**STIPULATED ORDER MODIFYING PLAN**

WHEREAS, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

- a motion to dismiss case or certificate of default requesting dismissal
- a plan modification sought by: \_\_\_\_\_
- a motion to lift stay  
as to creditor \_\_\_\_\_
- Other: Notice of Mortgage Payment Change filed by Deutsche Bank National  
Trust Company, as Indenture Trustee for New Century Home Equity Loan  
Trust 2003-6 at Claim No. 7

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WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

**IT IS HEREBY ORDERED** that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- Chapter 13 Plan dated 3/30/23
- Amended Chapter 13 Plan dated \_\_\_\_\_

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- Debtor(s) Plan payments shall be changed from \$2,826.00 to \$2,918.00 per month,

effective 06/2025; and/or the Plan term shall be changed from \_\_\_\_ months to \_\_\_\_ months.

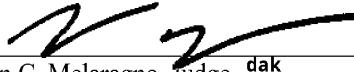
- In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- Debtor(s) shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- Other:

**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a de novo hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

*[Remainder of Page Intentionally Left Blank]*

**SO ORDERED**, this 21st day of May, 2025



John C. Melaragno, Judge <sup>dak</sup>  
United States Bankruptcy Court  
SIGNED  
5/21/25 12:45 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

Stipulated by:

/s/ Brian C. Thompson, Esquire  
Brian C. Thompson  
PA ID: 91197  
Thompson Law Group, P.C.  
301 Smith Drive, Suite 6  
Cranberry Township, PA 16066  
(724) 799-8404 Telephone  
(724) 799-8409 Facsimile  
[bthompson@thompsonattorney.com](mailto:bthompson@thompsonattorney.com)

Stipulated by:

/s/James C. Warmbrodt, Esquire  
James C. Warmbrodt  
PA ID: 42524  
Attorney for Chapter 13 Trustee  
U.S. Steel Tower, Suite 3250  
600 Grant Street  
Pittsburgh, PA 15219  
412-471-5566  
[jwarmbrodt@chapter13trusteewdpa.com](mailto:jwarmbrodt@chapter13trusteewdpa.com)

cc: All Parties in Interest to be served by Clerk

In re:  
Dennis I. Henderson, Sr.  
Debtor

Case No. 23-10129-JCM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 2

Date Rcvd: May 21, 2025

Form ID: pdf900

Total Noticed: 18

The following symbols are used throughout this certificate:

**Symbol** **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 23, 2025:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Dennis I. Henderson, Sr., 532 East 25th Street, Erie, PA 16503-2062
cr	+ The Bank of New York Mellon, the successor to JPMo, Padgett law Group, 6267 Old Water Oak Road, Suite 203, Tallahasee, FL 32312-3858
15581740	+ City of Erie Treasurer's Office, 626 State Street, Room 105, Erie, PA 16501-1146

**TOTAL: 3**

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
cr	Email/PDF: resurgentbknotifications@resurgent.com	May 22 2025 00:31:46	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
15581739	Email/Text: BKBCNMAIL@carringtonms.com	May 22 2025 00:24:00	Carrington Mortgage Services, Attn: Bankruptcy, 1600 South Douglass Road, Stes 110 & 200, Anaheim, CA 92806
15581741	+ Email/Text: bncnotifications@pheaa.org	May 22 2025 00:24:00	Cornerstone/American Education Services, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15599512	+ Email/Text: BKBCNMAIL@carringtonms.com	May 22 2025 00:24:00	Deutsche Bank National Trust Company, at. el, c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
15581742	^ MEBN	May 22 2025 00:15:38	KML Law Group, PC, Mellon Independence Center, Ste 5000, 701 Market Street, Philadelphia, PA 19106-1538
15583579	Email/PDF: resurgentbknotifications@resurgent.com	May 22 2025 00:33:31	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15588688	Email/PDF: resurgentbknotifications@resurgent.com	May 22 2025 00:31:47	LVNV Funding, LLC c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15582948	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	May 22 2025 00:24:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
15604405	Email/Text: Bankruptcy.Notices@pnc.com	May 22 2025 00:24:00	PNC Bank, National Association, 3232 Newmark Drive, Miamisburg, OH 45342
15581743	Email/Text: Bankruptcy.Notices@pnc.com	May 22 2025 00:24:00	Pnc Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401
15581744	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 22 2025 01:21:14	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15597487	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 22 2025 00:45:20	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15581745	+ Email/Text: mtgbk@shellpointmtg.com		

District/off: 0315-1

User: auto

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Date Rcvd: May 21, 2025

Form ID: pdf900

Total Noticed: 18

15603324

Email/Text: mtgbk@shellpointmtg.com

May 22 2025 00:24:00

Shellpoint Mortgage Servicing, Attn: Bankruptcy,  
Po Box 10826, Greenville, SC 29603-0826

15603855

Email/Text: mtgbk@shellpointmtg.com

May 22 2025 00:24:00

The Bank of New York Mellon, c/o NewRez LLC  
d/b/a Shellpoint Mortgage, Servicing, PO Box  
10826, Greenville, SC 29603-0826

May 22 2025 00:24:00

The Bank of New York Mellon, as Trustee, c/o,  
NewRez LLC dba Shellpoint Mortgage Servi, PO  
Box 10826, Greenville SC 29603-0826

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Deutsche Bank National Trust Company, as Indenture
cr		PNC BANK, NATIONAL ASSOCIATION

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 23, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 21, 2025 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION brian+ecf@briannicholas.com, mcallaefc@ecf.courtdrive.com
Brian Nicholas	on behalf of Creditor Deutsche Bank National Trust Company as Indenture Trustee for New Century Home Equity Loan Trust 2003-6 brian+ecf@briannicholas.com, mcallaefc@ecf.courtdrive.com
Brian C. Thompson	on behalf of Debtor Dennis I. Henderson Sr. bthompson@ThompsonAttorney.com, blemon@thompsonattorney.com; bthompson@ecf.courtdrive.com; mgillespie@thompsonattorney.com; kfinke@thompsonattorney.com; mrowe@thompsonattorney.com; thompson.brianr111424@notify.bestcase.com
Denise Carlon	on behalf of Creditor Deutsche Bank National Trust Company as Indenture Trustee for New Century Home Equity Loan Trust 2003-6 dcarlon@kmllawgroup.com
Joshua I. Goldman	on behalf of Creditor The Bank of New York Mellon the successor to JPMorgan Chase Bank, as Trustee for CIT Home Equity Loan Trust 2002-2 josh.goldman@padgettlawgroup.com, bkecf@padgettlawgroup.com; josh.goldman@ecf.CourtDrive.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeef@chapter13trusteedpda.com

TOTAL: 7